## IN THE CLAIMS

The following listing of claims replaces all previous versions and listings:

1. (Currently Amended) A network sales system comprising:
at least one user terminal operable by a user for purchasing an article and
connectable to a first network;

a credit information database for storing credit information of each user indicative of whether a credit sale is to be approved or not;

a settling server connected to a second network inaccessible from unspecified third parties, for checking transmitted credit information, requested to be checked <u>via the second network</u>, against the credit information stored in said credit information database to determine whether <u>or not</u> a credit sale is to be approved-<del>or not</del>;

an article database for storing information of articles offered for sale; and a seller server connected to said first network and said second network, for providing the information of articles offered for sale from said article database to said user terminal via said first network, requesting said settling server via said second network to check credit information if an application for the purchase of an article is received from said user terminal via said first network, and indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

2. (Currently Amended) A network sales system comprising: at least one user terminal operable by a user for purchasing an article and

connectable to a network;

a credit information database for storing credit information of each user indicative of whether <u>or not</u> a credit sale is to be approved<del>-or not</del>;

a settling server for checking transmitted credit information, requested to be checked, against the credit information stored in said credit information database to determine whether <u>or not</u> a credit sale is to be approved-<u>or not</u>;

an article database for storing information of articles offered for sale; and a seller server connected to said network and connected to said settling server via a dedicated line, for providing the information of articles offered for sale from said article database to said user terminal via said network, requesting said settling server via said dedicated line to check credit information if an application for the purchase of an article is received from said user terminal via said network, and indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.

3. (Currently Amended) A seller server connected to a first network to which there is connected at least one user terminal operable by a user for purchasing an article, and connected to a second network inaccessible from unspecified third parties, comprising:

means for providing the information of articles offered for sale to said user terminal via said first network;

means for requesting <u>via the second network</u> a settling server which determines whether or not if a credit sale is to be approved <del>or not</del> to check credit information <del>via said</del> second network, if an application for the purchase of an article is received from said user terminal via said first network; and

means for indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

4. (Currently Amended) A seller server connected to a network to which there is connected at least one user terminal operable by a user for purchasing an article, and connected to a dedicated line inaccessible from unspecified third parties, comprising:

means for providing the information of articles offered for sale to said user terminal via said network;

means for requesting a settling server which determines whether or not if a credit sale is to be approved or not to check credit information via said dedicated line if an application for the purchase of an article is received from said user terminal via said network; and

means for indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.

5. (Currently Amended) A method of selling an article between a user terminal and a seller server which are connected to each other through a first network accessible from unspecified third parties, comprising the steps of:

providing information of articles offered for sale to said user terminal via said first network;

requesting a settling server which determines whether or not if a credit sale is to be approved or not to check credit information via a second network inaccessible from unspecified third parties if an application for the purchase of an article is received from said user terminal via said first network; and

indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

6. (Currently Amended) A method of selling an article between a user terminal and a seller server which are connected to each other through a network accessible from unspecified third parties, comprising the steps of:

providing information of articles offered for sale to said user terminal via said network;

requesting a settling server which determines whether or not if a credit sale is to be approved or not to check credit information via a dedicated line inaccessible from unspecified third parties if an application for the purchase of an article is received from said user terminal via said network; and

indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.

7. (Currently Amended) A processor readable medium incorporating a program of instructions for enabling a computer to perform a process of selling an article between a user terminal and a seller server which are connected to each other through a first network accessible from unspecified third parties, comprising the steps of:

providing information of articles offered for sale to said user terminal via said first network;

requesting via a second network inaccessible from unspecified third parties a settling server which determines whether or not if a credit sale is to be approved, or not to check credit information via a second network inaccessible from unspecified third parties if an application for the purchase of an article is received from said user terminal via said first network; and

indicating <u>via said first network</u> an acceptance of the application for the purchase of the article to said user terminal, <u>via said first network</u> if an approval notice is received from said settling server via said second network.

8. (Currently Amended) A processor readable medium incorporating a program of instructions for enabling a computer to perform a process of selling an article between a user terminal and a seller server which are connected to each other through a network accessible from unspecified third parties, comprising the steps of:

providing information of articles offered for sale to said user terminal via said network;

requesting a settling server which determines whether or not if a credit sale is to be approved or not to check credit information via a dedicated line inaccessible from

unspecified third parties if an application for the purchase of an article is received from said user terminal via said network; and

indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.